

**Information to identify the case:**

Debtor 1	<u>Lanita Y Marrable</u>	Social Security number or ITIN	<b>xxx-xx-5771</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Northern District of Illinois</b>			
Case number: <b>15-25669</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lanita Y Marrable

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

September 4, 2019

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Lanita Y Marrable  
 Debtor

Case No. 15-25669-TAB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: ahamilton  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Sep 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2019.

db  
 23706510 +Lanita Y Marrable, 5 School House Court, Park Forest, IL 60466-2095  
 23706511 +Alterna Funding I, LLC, 2711 Centerville Rd., Ste. 400, Wilmington, DE 19808-1645  
 23537464 +Alterna Funding I, LLC, 1801 S. Federal Highway, 2nd floor, Boca Raton, FL 33432-7413  
 23537465 +Chase Manhattan Mortgage, Attn:Bankruptcy Dept., 3415 Vision Dr., Columbus, OH 43219-6009  
 23537466 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696  
 23537467 +Community Hospital, 901 MacArthur Blvd, Munster, IN 46321-2959  
 23537468 Cook County Clerk, 118 N. Clark St., Room 112, Chicago, IL 60602-1332  
 23689712 Cook County Treasurer, PO Box 4488, Carol Stream, IL 60197-4488  
 23537470 +Daniel R. Zajac, c/o Komyatte & Casbon, PC, 9650 Gordon Drive, Highland, IN 46322-2909  
 23706509 +John R Edwards, Attorney at Law, 10115 Raven Wd Dr B, Saint John, IN 46373-9042  
 23940293 +MTAG Services, LLC, P.O. Box 4038, Capital Heights, MD 20791-4038  
 23689713 +Munster Medical Research Foun., c/o Komyatte & Casbon, PC, 9650 Gordon Drive, Highland, IN 46322-2909  
 23537472 +Munster Medical Research Foundation Inc, c/o Komyatte & Casbon, PC, 9650 Gordon Drive, Highland, IN 46322-2909  
 23537473 OAC Collection Specialists, PO Box 37110, Milwaukee, WI 53237  
 +Open Advanced MRI, 1834 Walden Office Square, Ste. 125, Schaumburg, IL 60173-4291

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+E-mail/Text: courtnotices@chil3.com Sep 05 2019 01:09:59 Marilyn O Marshall,  
 224 South Michigan Ste 800, Chicago, IL 60604-2503  
 23537463 +E-mail/Text: cashnotices@gmail.com Sep 05 2019 01:11:17 AmeriCash Loans,  
 c/o Installment Loan dept., PO Box 184, Des Plaines, IL 60016-0003  
 23757156 +E-mail/Text: cashnotices@gmail.com Sep 05 2019 01:11:17 AmeriCash Loans, L.L.C.,  
 P.O. Box 184, Des Plaines, IL 60016-0003  
 23576312 +EDI: PHINAMERI.COM Sep 05 2019 04:48:00 AmeriCredit Financial Services, Inc. dba GM Financ,  
 P O Box 183853, Arlington, TX 76096-3853  
 23757155 +E-mail/Text: opportunitynotices@gmail.com Sep 05 2019 01:11:00 Brandon S. Lefkowitz,  
 24100 Southfield Road, Suite 203, Southfield, MI 48075, Southfield, MI 48075-2851  
 23537469 EDI: PHINAMERI.COM Sep 05 2019 04:48:00 GM Financial, PO Box 181145,  
 Arlington, TX 76096-1145  
 23999677 E-mail/Text: rev.bankruptcy@illinois.gov Sep 05 2019 01:10:17  
 Illinois Department of Revenue Bankruptcy Section, P.O. Box 64338,  
 Chicago, Illinois 60664-0338  
 23939292 E-mail/Text: rev.bankruptcy@illinois.gov Sep 05 2019 01:10:17 Illinois Dept. of Revenue,  
 Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338  
 23940292 EDI: IRS.COM Sep 05 2019 04:48:00 IRS, Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 23537471 E-mail/Text: bankrup@aglresources.com Sep 05 2019 01:09:05 Nicor Gas,  
 Bankruptcy Dept. PO Box 190, Aurora, IL 60507-0190  
 23934444 E-mail/Text: bankruptcy@universallenders.net Sep 05 2019 01:10:46 Universal Lenders LLC,  
 P.O. Box 4179, Oak Park, IL 60303-4179  
 23940294 E-mail/Text: bankruptcy@universallenders.net Sep 05 2019 01:10:46  
 Universal lenders of Illinois, PO Box 4179, Oak Park, IL 60303-4179  
 23765394 +E-mail/Text: bankrup@aglresources.com Sep 05 2019 01:09:05 nicor gas, po box 549,  
 aurora il 60507-0549

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23659813\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
 Arlington, TX 76096-3853  
 23944147\* ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY UNIT, PO BOX 19035, SPRINGFIELD IL 62794-9035  
 (address filed with court: Illinois Department of Revenue, Bankruptcy Section, PO Box 64338,  
 Chicago, IL 60664-0338)  
 23944148\* IRS, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
 23934443\* +IRS, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: ahamilton  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Sep 04, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2019 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Lanita Y Marrable davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com; johnellmannlaw@gmail.com  
Marilyn O Marshall courtdocs@chil3.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3